

HB 321 and SB 238 Will Notify Parents When Uninsured Kids are Confirmed Eligible for Health Coverage

Support HB 321 by Rep. John Bucy and SB 238 by Sen. Nathan Johnson

Health coverage is a piece of the health puzzle that is necessary to live a long, healthy life, and there is an urgent need throughout the state to connect more children to health coverage. Texas currently has the **worst children's uninsured rate in the nation at 11.9%**.¹ We have 12 metro areas that have an uninsured rate that is more than twice the national average of 5.1%: **Abilene, Beaumont, Brownsville, Dallas-Fort Worth, El Paso, Houston, Laredo, Longview, McAllen, Midland, Sherman, and Waco**.² This is a statewide problem that requires a statewide solution.

A key reason why the Texas children's uninsured rate is so high is that when parents seek health coverage for their kids, they often lack the information necessary, leaving families in the dark. Research with parents of Texas children who are uninsured but eligible for Medicaid/CHIP found that about half were unaware their kids were eligible.³ Many families find the eligibility criteria overwhelming and difficult to interpret, leading to misunderstandings about whether their children are eligible. When children do enroll, these programs are successful. For example, 85% of kids enrolled in Medicaid go to their well-child checkups.⁴



Fortunately, by informing parents of their children's eligibility for insurance, Texas can make significant strides on kids' health coverage without expanding eligibility. In fact, almost half of the uninsured kids in Texas are eligible for Medicaid/CHIP but not enrolled.⁵

To empower parents to support their children's health, we encourage the Legislature to pass HB 321 and SB 238. Under the bill, if a state eligibility worker reviews a family's SNAP application and determines that their child is eligible for Medicaid or CHIP, then HHSC would contact the parents and offer them an opportunity to enroll the child in health insurance. The bill makes clear that the parents must provide affirmative consent to enroll the child.

This legislation mirrors HB 1599 from the 2023 session, which passed the House with overwhelming bipartisan support. A wide variety of groups endorsed HB 1599 in 2023, including the Texas Catholic Conference of Bishops, Texas 2036, the Texas Public Policy Foundation, and many medical and faith-based organizations. Other states, including Alabama, South Carolina, Louisiana, Iowa, and Georgia, have successfully implemented similar policies.

¹ Children's Health Care Report Card, Texas (2024). Georgetown Center for Children and Families. Retrieved at: <https://kidshealthcarereport.ccf.georgetown.edu/states/texas/>

² Ibid.

³ A cross-sectional study of parental awareness of and reasons for lack of health insurance among minority children, and the impact on health, access to care, and unmet needs (2016). G. Flores, et al. Retrieved at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4802608/>

⁴ Children's Health Coverage: The Role of Medicaid and CHIP and Issues for the Future (2016). Kaiser Family Foundation. Retrieved at: <https://www.kff.org/report-section/childrens-health-coverage-the-role-of-medicaid-and-chip-and-issues-for-the-future-issue-brief/>

⁵ Almost Half of Uninsured TX Kids are Eligible for Medicaid or CHIP (2024). Texans Care for Children. Retrieved at: <https://txchildren.org/posts/2024/2/1/report-almost-half-of-uninsured-tx-kids-are-eligible-for-medicaid-or-chip>